

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT
For The Eastern District of Pennsylvania

In re: Case No. 21-12343-elf

MICHAEL WILLIAM ANDERSON, JR.

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank National Association, not in its individual capacity but solely as trustee for
RMTT Trust, Series 2021 Cottage-TT-V

Name of Transferee

Name and Address where notices to transferee should be sent:

Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619-2708

Phone: _____
Last Four Digits of Acct #: 2980

Name and Address where transferee payments should be sent (if different than above):

Rushmore Loan Management Services
P.O. Box 52708
Irvine, CA 92619-2708

Phone: _____
Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle Ghidotti as "Authorized Representative of Creditor"
Transferee/Transferee's Agent

Date: July 25, 2022

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619
888-504-6700 | www.rushmorelm.com

----- manifest line -----

MICHAEL WILLIAM ANDERSON JR
MELISSA JEAN ODDI
2222 CLAYTON RD
MORTON, PA 19070

June 24, 2022

Account Information

Your New Rushmore Loan Number:

Property Address:
2222 Clayton Rd Morton PA 19070

Dear Michael William Anderson Jr:

Welcome to Rushmore Loan Management Services LLC (Rushmore)!

This letter includes important information about the transfer of servicing of your mortgage loan, interacting with us, managing your payments, and setting up online or mobile app access for convenient account management. We look forward to meeting your loan servicing needs.

The servicing of your mortgage loan was transferred, effective 06/16/2022. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Rushmore is now collecting your payments. Freedom Mortgage Corporation stopped accepting payments received from you after 06/16/2022. Rushmore will collect your payments going forward and will start accepting payments received from you on 06/16/2022. Payments made to Freedom Mortgage Corporation before 06/16/2022 will be applied to your loan or forwarded to Rushmore.

If you have any questions for either your present servicer, Freedom Mortgage Corporation, or your new servicer, Rushmore, about your mortgage loan or this transfer, please contact them using the information below:

PRIOR SERVICER

Freedom Mortgage Corporation
P.O. Box 50485
Indianapolis, IN 46250
Customer Service Department
855-690-5900
Monday - Friday - 8:00 am - 10:00 pm and Saturday - 9:00 am - 6:00 pm ET

CURRENT SERVICER

Rushmore Loan Management Services LLC
15480 Laguna Canyon Rd., Suite 100
Irvine, CA 92618
Customer Care Department
(888) 504-6700
Mon - Thurs 6:00 am to 7:00 pm and Friday 6:00 am to 6:00 pm PT.



Important Note about Mortgage Life or Disability Insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way:

Rushmore does not collect and remit any type of optional insurance to your insurance company. Any premiums for any such optional policy that was being collected and remitted by your previous servicer will be discontinued by Rushmore as of the effective date of the transfer of servicing. If you wish to retain such optional insurance, you should contact your optional product service provider about your ability to continue such insurance and how to make premium payments.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your previous servicer before its due date may not be treated by the new servicer as late, and a late charge fee may not be assessed.

The transfer of servicing does not affect any term or condition of the mortgage loan other than terms directly related to the servicing of the loan. The most important things that change regarding the servicing of your mortgage are the account number, how and to whom payments are made, and how to access your account online or over the phone.

About your payments

Rushmore starts accepting payments for your loan on 06/16/2022.

Payments made to Freedom Mortgage Corporation before 06/16/2022 will be applied to your loan or forwarded to Rushmore.

Freedom Mortgage Corporation was unable to transfer your automatic recurring payments to Rushmore. To set up automatic recurring payments from your bank visit [MyRushmoreLoan.com](#) to get set up. See Online Account Access information below for more information.

In addition, your prior servicer should also notify your homeowner's insurance company to update the mortgagee clause on your policy to reflect Rushmore. We recommend checking with your insurance company to verify the update has been made.

If you set up online Bill Payment with your bank, please update the payee information to Rushmore at:

Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051-4707

Online Account Access

Visit [MyRushmoreLoan.com](#) to enjoy the benefits of online access to your mortgage.



Register



One-Time Payment



Recurring Payment



Paperless Statement & Documents



Submit a Question

Important note: If you entered into an approved loss mitigation plan with your prior loan servicer, or if you had a loss mitigation application in process with your prior servicer, please call Rushmore immediately, toll-free, at 844-248-8169. Together we can confirm your loss mitigation plan information, or application and documentation, were properly transferred to Rushmore.

We encourage you to keep a copy of this letter. A digital copy is available in our online Documents center at MyRushmoreLoan.com. If you need to reach us for any matter please see the quick reference chart below.

We're happy to have you as a customer and look forward to serving you.

Sincerely,

Customer Care Department
Rushmore Loan Management Services LLC

AQ199 | ACQ

Rushmore Quick Reference Guide

How to get in touch with Rushmore	
Go online or use our mobile app:	MyRushmoreLoan.com Mobile app available in the Apple App Store or Google Play - search on "My Rushmore Loan"
Call us for service or make a payment:	Rushmore Customer Care Department: 888-616-5400 Monday - Thursday, 6 am. to 7 pm Pacific Friday, 6 am to 6 pm Pacific Please have your new loan number available 24/7 Automated Telephone System: (888) 504-6700
Mail Payments to:	Rushmore Loan Management Services LLC P.O. Box 514707 Los Angeles, CA 90051-4707
Other payment options:	Western Union Quick Collect Code City: Rushmore Code State: CA Western Union may charge a fee for this service.
Write to us:	Rushmore Loan Management Services LLC 8616 North Freeport Parkway, Suite 100 Irving, TX 75063

See additional pages for important information and enclosures.

Special Notes and Information You Should Be Aware Of
Except in limited circumstances, the law requires that your previous servicer send you this notice at least 15 days before the effective date of transfer. As your new servicer, we must also send you this notice no later than 15 days after this effective date or at closing.
If you are currently making your mortgage payment through a third-party entity (e.g., your on-line banking, government allotment, biweekly, or bill service), please take the necessary steps to advise them of your new loan number and change the payee to your new servicer. In the event of a payment change, it is your responsibility to notify the third-party of the new payment amount and new address to send the payments.
Housing Counseling Resources
If you wish to speak with a Housing Counseling Agency certified by the U.S. Department of Housing and Urban Development (HUD), please call the following toll-free number: (800) 569-4287.
Privacy Policy and Annual Privacy Notice
A copy of Rushmore's Annual Privacy Notice is enclosed but you can view and download a copy online as well as view Rushmore's Privacy Policy via the following links:
Annual Privacy Notice https://www.rushmorelm.com/wp-content/uploads/Privacy-Statement-EN.pdf
Privacy Policy https://www.rushmorelm.com/our-privacy-policy/
Rushmore Standard Fees
A copy of Rushmore's Standard Fees is available online. https://www.rushmorelm.com/standard-fees/

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this document is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC
P.O. Box 52262
Irvine, CA 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll-free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

STATE SPECIFIC NOTICE

The following notice applies to Pennsylvania residents only:

The lender shall retain a security interest in the residential real estate unless and until the debt is fully satisfied and the security interest is released.

Rev. 03/19

FACTS	WHAT DOES RUSHMORE LOAN MANAGEMENT SERVICES DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security numbers and income• Account balances and payment history• Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rushmore Loan Management Services chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Rushmore Loan Management Services share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 888-504-6700 or go to www.rushmorelm.com
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What we do	
How does Rushmore Loan Management Services protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Only persons who manage your account or provide you products or services have access to your nonpublic personal information. We maintain physical, electronic, and procedural safeguards to protect your information.
How does Rushmore Loan Management Services collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Apply for a loan• Pay your bills or give us your contact information• Give us your income information or provide employment information. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes - information about your creditworthiness• Affiliates from using your information to market to you• Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<i>Affiliates</i>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Rushmore Loan Management Services does not share with our affiliates.</i>
<i>Nonaffiliates</i>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Rushmore Loan Management Services does not share with nonaffiliates so they can market to you.</i>
<i>Joint Marketing Agreement</i>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>Our joint marketing partners include mortgage companies and other companies that we believe may help you to improve your credit rating, manage your debts or refinance your loan.</i>

Other important information

Do Not Call Policy. This notice is the Rushmore Loan Management Services Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Rushmore Loan Management Services employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Rushmore Loan Management Services will be placed on the Rushmore Loan Management Services Do Not Call list and will not be called in any future campaigns, including those of affiliates.

Call Monitoring and Recording. If you communicate with us by telephone, we may monitor or record the call.

Nevada Residents. If you are a resident of Nevada, we are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit direct marketing contact* section. If you have questions about this notice, you may contact us at Rushmore Loan Management Services, P.O. Box 52262, Irvine, CA, 92619; Phone Number: 888.504.6700 or you may also contact the Nevada Attorney General's office at Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; Email: AGINFO@ag.nv.gov.

California Residents. If you are a resident of California, you are permitted to limit our disclosure of your nonpublic personal information to non-affiliated financial institutions with which we have a joint marketing agreement. You may request that we not share your non-public personal information with these third parties by (1) completing, signing and returning to us the form entitled "Important Privacy Choices for Consumers" provided when your loan transferred to us or (2) by calling us at 888-504-6700. Except as set forth above, Rushmore Loan Management Services will not share your non-public personal information with other unaffiliated third parties.

Vermont Residents. If you are a resident of Vermont, Rushmore Loan Management Services does not disclose information about your creditworthiness to our affiliates and also does not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law. In the event that this should change, Rushmore Loan Management Services will not share your information without an affirmative opt-in. We will communicate the opt-in process with you at that time.

Additional information concerning our privacy policies can be found at <https://www.rushmorelm.com/our-privacy-policy/> or call 888-504-6700.

Servicemembers Civil Relief Act Notice Disclosure

**U.S. Department of Housing and Urban Development
Office of Housing**

**OMB Approval No. 2502-0584
Expire 11/30/2024**

Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

***Rushmore Loan Management Services, LLC / 15480 Laguna Canyon Road, Suite 100, Irvine CA 92618
Telephone (888) 504-6700 / Fax (949) 453-9397***

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.